

IN RE:

JEFFREY J. LIBECCO
SHERRIE J. LIBECCO
Debtor(s)Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-22460 JAD

Chapter 13

Related to ECF No. 113

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 18th day of April, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER jah
UNITED STATES BANKRUPTCY JUDGE

In re:
Jeffrey J. Libacco
Sherrie J. Libacco
Debtors

Case No. 16-22460-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 18, 2023

User: auto
Form ID: pdf900

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Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey J. Libacco, Sherrie J. Libacco, 111 Cameron Square Drive, Evans City, PA 16033-4725
cr	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Attention: Barbara Rodgers, Pittsburgh, PA 15212-5861
14276890	+ ACE CASH EXPRESS, WILLIAMSON AND BROWN,LLC, 4691 CLIFTON PKWY, HAMBURG, NY 14075-3201
14254377	+ Armstrong, 437 North Main Street, Butler, PA 16001-4358
14257621	+ Berkheimer Assoc-Agt Seneca ValleySD-CranberryTwp, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14254378	+ Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, PA 18002-5153
14260282	+ Butler County Tax Claim Bureau, County Government Center, 124 West Diamon Street, 1st Floor, Butler PA 16001-5780
14254384	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Rd., Ste. 2100, Dallas, TX 75240
14254383	+ Connoquenessing Borough, PO Box 471, Connoquenessing, PA 16027-0471
14325275	+ Franklin American Mortgage Company, Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430
14260281	+ Northwest Consumer Discount Company, PO Box 789, Butler PA 16003-0789
14254392	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15148947	+ PennyMac Loan Services, LLC, c/o Jill Manuel-Coughlin, Esquire, 8 Neshaminy Interplex Drive, Suite 215, Trevose, PA 19053-6980
14254393	+ Peoples Gas, PO Box 747105, Pittsburgh, PA 15274-7105
14324935	+ Porania, LLC, P.O. Box 12213, Scottsdale, AZ 85267-2213
14254394	SYNCB/Wal-Mart, PO Box 9530927, Atlanta, GA 30353

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 23:45:22	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	Email/PDF: rmscedi@recoverycorp.com	Apr 18 2023 23:45:37	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14263235	Email/Text: ally@ebn.phinsolutions.com	Apr 18 2023 23:30:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14254376	+ Email/Text: ally@ebn.phinsolutions.com	Apr 18 2023 23:30:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14268698	+ Email/Text: csc.bankruptcy@amwater.com	Apr 18 2023 23:31:00	American Water, PO Box 578, Alton, IL 62002-0578
14254379	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2023 23:45:05	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14259781	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 18 2023 23:45:05	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14304396	Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 23:45:38	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14254380	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 23:30:00	Comenity Bank/FLLBTY, PO Box 659728, San

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14254381	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 23:30:00	Antonio, TX 78265-9728 Comenity Bank/Zales, PO Box 659819, San Antonio, TX 78265-9119
14254382	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 18 2023 23:30:00	Comenity Capital Bank, PO Box 183003, Columbus, OH 43218-3003
14254387	Email/Text: mortgagebksupport@citizensbank.com	Apr 18 2023 23:30:00	Franklin American Mortgage Company, 501 Corporate Center Drive, Suite 400, Franklin, TN 37067
14254385	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 18 2023 23:45:06	First Premier, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
14254386	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 18 2023 23:45:22	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14254388	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 18 2023 23:30:00	Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14280429	+ Email/Text: bankruptcy@sccompanies.com	Apr 18 2023 23:31:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14254389	+ Email/Text: bankruptcy@sccompanies.com	Apr 18 2023 23:31:00	Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
14254390	+ Email/Text: PBNCNotifications@perituservices.com	Apr 18 2023 23:30:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14307722	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2023 23:45:07	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14305196	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2023 23:30:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14695772	Email/PDF: ebnnotices@pnmac.com	Apr 18 2023 23:45:37	PENNYMAC LOAN SERVICES, LLC, ATTN: CORRESPONDENCE UNIT, P.O. BOX 514387, LOS ANGELES, CA 90051-4387
14706716	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 18 2023 23:45:37	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14254391	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 18 2023 23:30:00	Penn Power, 5001 NASA Blvd, Fairmont, PA 26554-8248
14322861	+ Email/Text: ebnpeoples@grblaw.com	Apr 18 2023 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14301292	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 18 2023 23:30:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14269080	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14273319	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14265082	Email/Text: bnc-quantum@quantum3group.com	Apr 18 2023 23:30:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, P O Box 788, Kirkland, WA 98083-0788
14257493	Email/PDF: rmscedi@recoverycorp.com	Apr 18 2023 23:45:07	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14282058	+ Email/Text: bankruptcy@sccompanies.com	Apr 18 2023 23:31:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14254395	+ Email/PDF: gecsed@recoverycorp.com	Apr 18 2023 23:45:37	Syncb/WalMart, PO Box 530927, Atlanta, GA 30353-0927

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14296440	+ Email/Text: bncmail@w-legal.com	Apr 18 2023 23:30:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14254396	+ Email/Text: bncmail@w-legal.com	Apr 18 2023 23:30:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14254397	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 18 2023 23:30:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
14284075	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 18 2023 23:30:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14254398	+ Email/Text: bnc-bluestem@quantum3group.com	Apr 18 2023 23:30:00	Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ally Financial
cr		Franklin American Mortgage Company
cr		PENNYMAC LOAN SERVICES, LLC
cr		Pennymac Loan Services, LLC
14306055	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Defendant Ally Financial brett.solomon@solomon-legal.com
Brett A. Solomon	on behalf of Creditor Ally Financial brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Franklin American Mortgage Company bnicholas@kmllawgroup.com
Brian C. Thompson	on behalf of Debtor Jeffrey J. Libecco bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Plaintiff Jeffrey J. Libecco bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m

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m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Plaintiff Sherrie J. Libacco bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Joint Debtor Sherrie J. Libacco bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Harry B. Reese

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirk.com

James A. Prostko

on behalf of Creditor Pennymac Loan Services LLC jprostko@c-vlaw.com, jamesprostko@gmail.com

Jerome B. Blank

on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com

Jill Manuel-Coughlin

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirk.com

Joseph A. Dessoye

on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

Joshua I. Goldman

on behalf of Creditor Franklin American Mortgage Company jgoldman@kmllawgroup.com
angelica.reyes@padgettlawgroup.com

Karina Velter

on behalf of Creditor PENNYMAC LOAN SERVICES LLC kvelter@pincuslaw.com, brausch@pincuslaw.com

Matthew John McClelland

on behalf of Creditor Franklin American Mortgage Company mjmcclelland@rothmangordon.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Sarah Kathleen McCaffery

on behalf of Creditor Pennymac Loan Services LLC ckohn@hoflawgroup.com

Thomas Song

on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

TOTAL: 20